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TO

NAME: Examiner Colbert/TC 3624
 FIRM: U.S. Patent and Trademark Office
 FAX NO.: (571) 273-8300
 PHONE NO.: (571) 272-6741

PAGES (INCLUDING COVER): 28

 ORIGINAL TO FOLLOW IN MAIL: Yes No
FROM

NAME: Nancy J. Flint
 DIRECT DIAL: (305) 810-2522

MESSAGE

In re Application Of: Acharya et. al. Examiner: Colbert
 Application No.: 09/506,434 Art Unit: 3624
 Filed: February 18, 2000 Docket No.: 47004.000059
 Title: System and Method for Electronic
 Deposit of Third Party Checks by Non-Commercial Banking Customers From
 Remote Locations

In accordance with 37 CFR 1.8, I hereby certify that the attached correspondence
 entitled:

1. Amendment after Final Rejection Responsive to Office Action dated September 22, 2006

is being facsimile transmitted to the United States Patent and Trademark Office on
November 27, 2006.

Signature:

 Typed or Printed Name of Person Signing Certificate: Nancy J. Flint

 Registration No., if applicable: 46,704

IF PROBLEM WITH TRANSMISSION, PLEASE CONTACT OPERATOR AT 202 • 955 • 1500 .

OPERATOR

DATE: November 27, 2006
 CLIENT/MATTER NAME/NO.: 47004/000059

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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/506,434 Confirmation No.: 8248
Applicant : Ravi Acharya et. al.
Filed : February 18, 2000
Title : System and Method for Electronic Deposit of Third Party Checks By Non-Commercial Banking Customers From Remote Locations
TC/Art Unit : 3624
Examiner: : Ella Colbert

Docket No. : 47004.000059
Customer No. : 21967

MAIL STOP AF
Commissioner for Patents,
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AFTER FINAL REJECTION PURSUANT TO 37 C.F.R. § 1.116(a)

Sir:

Applicants hereby submit this Amendment After Final Rejection Responsive to the Final Rejection mailed on September 22, 2006 ("Final Rejection") and request that the Amendment After Final Rejection be entered and the application reconsidered in light of the remarks made herein.

Amendments to the claims begin on page 2 of this Amendment After Final Rejection.

Remarks begin on page 14 of this Amendment After Final Rejection.